

IN THE CLAIMS CANCEL

Please cancel claims 1-109, without prejudice

IN THE CLAIMS ADD

Please add attached claims 110 – 151.

REMARKS

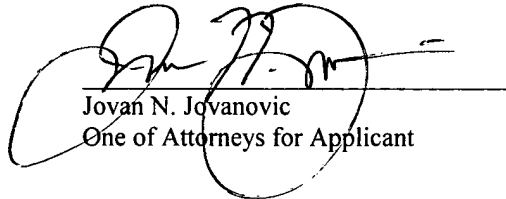
Once this amendment has been entered, the application is in condition for substantive review at the present time.

Should anything further be required, a telephone call to the undersigned, at (312) 226-1818, is respectfully invited.

Respectfully submitted,

FACTOR & PARTNERS, LLC

Dated: May 31, 2001


Jovan N. Jovanovic
One of Attorneys for Applicant

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